

Information to identify the case:	
Debtor 1	Nabetsy Castillo First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Radames Castillo Jr. First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-34251-JKS	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nabetsy Castillo

Radames Castillo Jr.

2/24/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nabetsy Castillo
Radames Castillo, Jr.
Debtors

Case No. 17-34251-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Feb 24, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nabetsy Castillo, Radames Castillo, Jr., 193 Edison St, Clifton, NJ 07013-1313
517206668	+ Aes/usb Elt Bela, 2500 Broadway, Helena, MT 59601-4901
517206677	+ Maneri Law Firm, 30 Two Bridges Road, Suite 260, Fairfield, NJ 07004-1558
517206679	+ Selip & Stylianou LLP, 10 Forest Ave, Ste 300, PO Box 914, Paramus, NJ 07653-0914
517206680	+ Superior Court of New Jersey, Law Division: Passaic County, 77 Hamilton Street, Paterson, NJ 07505-2018

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 24 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Feb 25 2023 01:34:00	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
517218998	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 24 2023 20:50:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517206669	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 24 2023 20:50:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517344997	Email/PDF: bncnotices@becket-lee.com	Feb 24 2023 20:49:06	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517403035	Email/PDF: bncnotices@becket-lee.com	Feb 24 2023 20:49:06	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517206670	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2023 21:03:40	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517206671	+ EDI: BANKAMER.COM	Feb 25 2023 01:34:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517206672	+ EDI: CAPITALONE.COM	Feb 25 2023 01:34:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517218654	EDI: DISCOVER.COM	Feb 25 2023 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517206675	+ EDI: DISCOVER.COM	Feb 25 2023 01:34:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518025601	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 24 2023 20:50:00	ECMC, Po box 16408, St Paul, MN 55116-0408
518025602	+ Email/Text: ECMCBKNotices@ecmc.org		

District/off: 0312-2

User: admin

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Date Rcvd: Feb 24, 2023

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517206676	+ Email/Text: bbagley@enerbankusa.com	Feb 24 2023 20:50:00	ECMC, Po box 16408, St Paul, MN 55116, ECMC, Po box 16408, St Paul, MN 55116-0408
517206673	EDI: JPMORGANCHASE	Feb 24 2023 20:50:00	Enerbank Usa, 1245 E Brickyard Rd Ste, Salt Lake City, UT 84106-2562
517206674	EDI: JPMORGANCHASE	Feb 25 2023 01:34:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517368685	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2023 20:50:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517589590	+ Email/Text: bncnotifications@pheaa.org	Feb 24 2023 20:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517340082	EDI: PRA.COM	Feb 25 2023 01:34:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
517413934	EDI: Q3G.COM	Feb 25 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517206678	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2023 20:51:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517328061	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2023 20:51:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517206681	+ EDI: RMSC.COM	Feb 25 2023 01:34:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517208225	+ EDI: RMSC.COM	Feb 25 2023 01:34:00	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
517206682	+ EDI: RMSC.COM	Feb 25 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517326538	+ EDI: AIS.COM	Feb 25 2023 01:34:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517206683	+ EDI: VERIZONCOMB.COM	Feb 25 2023 01:34:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517206684	+ EDI: WFFC2	Feb 25 2023 01:34:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
517397593	EDI: WFFC2	Feb 25 2023 01:34:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517206685	+ EDI: WFFC2	Feb 25 2023 01:34:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Feb 25 2023 01:34:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517404879	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

User: admin

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Date Recd: Feb 24, 2023

Form ID: 3180W

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Scott J. Goldstein	on behalf of Debtor Nabetsy Castillo sjg@sgoldsteinlaw.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
Scott J. Goldstein	on behalf of Joint Debtor Radames Castillo Jr. sjg@sgoldsteinlaw.com, g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9